

## The Dentist Is In... Mouth Guards Protect Teeth from Injury



*Col Gary (Chad) Martin  
Chief, Dental Care Office  
Defense Health Agency*

**B**rushing and flossing daily and visiting the dentist for checkups twice a year are important parts of proper dental care. Using a mouth guard to protect your teeth from an accidental injury is an equally important precaution to safeguard your bright smile.

Mouth guards, also called mouth protectors, help protect against any impact to the face, minimizing the risk of broken teeth and injuries to the lips, tongue, face or jaw. They typically cover the upper teeth and are a great way to shield the soft tissues of your tongue, lips and cheek lining.

Knowing how to prevent these kinds of injuries is especially important if you participate in organized sports or other

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## Certain Dental Services Require Documentation

**S**ome covered procedures require the submission of diagnostic materials, such as periodontal (gum) charting, X-rays or a brief narrative report of the specific services performed and any factors that may have affected the dental care provided. An example is crowns/bridges, which require diagnostic pre-treatment X-rays. Where applicable, these requirements are indicated on the list of covered procedures, which can be found in the *TRICARE Dental Program Benefit Booklet* at [www.tricare.mil/tdp](http://www.tricare.mil/tdp).

If X-rays are required, MetLife will request that dentists submit all X-rays used for diagnosis and treatment planning. If X-rays were not taken or are not available, a brief explanation should be included with the claim.

- **“Report required”** means that these services will be paid only when detailed documentation of the circumstances is submitted with the claim.
- **“Periodontal charting required”** means that complete periodontal charting must be submitted for review at the time of claim submission.

**Note:** For OCONUS claims, the submission of X-rays and periodontal charting is not required unless specifically requested by MetLife. All claims received from the OCONUS service area will be processed without a report requirement. ■

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**An Important Note About TRICARE Program Information:** At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. For the most recent information, contact your TRICARE Dental Program contractor.

# TRICARE Dental Program: Coverage in CONUS and OCONUS Service Areas

The TRICARE Dental Program (TDP) is a voluntary dental program available worldwide for eligible active duty family members and eligible National Guard and Reserve members and their family members. The chart below describes slight differences in the way your TDP benefit works depending on whether you are located in the CONUS or OCONUS service area.

**Note:** Active duty service members are not eligible to enroll in the TDP and follow different rules for receiving dental care. ■

## Using the TRICARE Dental Program

Program Features	CONUS United States, District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands	OCONUS All other areas
Monthly Premiums	Same rate worldwide based on enrollment plan type	Same rate worldwide based on enrollment plan type
Network or Preferred Dentists	<ul style="list-style-type: none"> <li>Find a network dentist at <a href="http://www.metlife.com/tricare">www.metlife.com/tricare</a></li> <li>May save you time, money and paperwork compared with a non-network dentist</li> <li>Network dentists have agreed to negotiated fees and maximum-allowable charges</li> <li>Network dentists complete the claim submission document for you and submit it to MetLife on your behalf</li> <li>Seeing a network dentist often reduces your out-of-pocket expenses</li> </ul>	<ul style="list-style-type: none"> <li>Find a TRICARE OCONUS Preferred Dentist (TOPD) overseas at <a href="http://www.metlife.com/tricare">www.metlife.com/tricare</a></li> <li>Available in many countries</li> <li>TOPDs will not require you to pay their full charge at the time of service, only your applicable cost-share, if any</li> <li>TOPDs will complete and submit your claim submission documents to MetLife</li> </ul>
Non-network Dentists	<ul style="list-style-type: none"> <li>You may be billed the full cost for dental services</li> <li>You may be responsible for paying the difference between MetLife's allowance and the amount charged by the non-network dentists, in addition to the applicable cost-share percentage</li> <li>You may have to file your own claims</li> </ul>	<ul style="list-style-type: none"> <li>You may be billed the full cost for dental services</li> <li>You may be responsible for paying the difference between MetLife's allowance and the amount charged by the non-network dentists, in addition to the applicable cost-share percentage</li> <li>You may have to file your own claims</li> </ul>
Dental Treatment Facilities (DTFs)	<ul style="list-style-type: none"> <li>Current federal statute and regulations prohibit enrolled family members from receiving TDP-covered services in military DTFs in CONUS locations, unless exception criteria are met</li> </ul>	<ul style="list-style-type: none"> <li>In OCONUS locations, access to care in a DTF is on a space-available basis, including the operational requirements and the resources of that particular facility</li> </ul>
Costs/Payments	<ul style="list-style-type: none"> <li>Cost-shares vary based on pay grade and military status as shown in the Defense Enrollment Eligibility Reporting System (DEERS)</li> <li>You are only responsible for paying the cost-share for covered services rendered when using a network dentist unless you have exceeded your annual maximum allowable amount of \$1,300</li> <li>MetLife will either pay the network dentist or send the payment directly to you to pay the network dentist</li> </ul>	<ul style="list-style-type: none"> <li>Cost-shares vary based on pay grade and military status as shown in DEERS</li> <li>Certain cost-shares are waived if you are command-sponsored and have not exceeded your annual maximum allowable amount of \$1,300</li> </ul>
For More Information	1-855-MET-TDP1 (1-855-638-8371)	1-855-MET-TDP2 (1-855-638-8372)

## The Dentist Is In ...

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recreational activities. Studies have shown that athletes are 60 times more likely to experience harm to the teeth if they are not wearing a mouth guard.<sup>1</sup>

A mouth guard is recommended if you engage in any contact sport or physical activity that could result in an injury to your face or mouth. While certain sports like football and boxing require players to wear mouth guards, there are several other physical activities that have potential risks, such as basketball, wrestling, soccer and skateboarding. See the chart below for the three different types of mouth guards available.

Custom-fit mouth guards offer the best protection and fit. You can discuss which option is best for you with your dentist. The TRICARE Dental Program covers one custom mouth guard every 12 months with a 50 percent member cost-share. Mouth guards for treatment of temporomandibular joint dysfunction are not a covered benefit.

If an accident occurs and a tooth is knocked out, avoid touching the root and keep it moist. If you can, try placing the tooth back in the socket without touching the root. If that is not possible, place the tooth in between your cheek



and gums or in milk, and then go to your dentist's office right away. The sooner you get treatment, the more likely that your dentist will be able to save the tooth.<sup>2</sup> ■

1. [www.mouthhealthy.org/en/az-topics/m/mouthguards](http://www.mouthhealthy.org/en/az-topics/m/mouthguards)

2. [www.mouthhealthy.org/en/dental-care-concerns/dental-emergencies](http://www.mouthhealthy.org/en/dental-care-concerns/dental-emergencies)

## Mouth Guard Types

Mouth Guard	Description	Pros	Cons
<b>Stock</b>	Pre-formed	Least expensive option	Often does not fit well, making it difficult to talk and breathe normally
<b>Boil and Bite</b>	Soften in hot water and bite for shape	Better fit	May not fit properly if directions are not followed
<b>Custom-Fit</b>	Made by your dentist with an impression of your teeth	Perfect fit and excellent protection	Most expensive option

## Mouth Guard Care Tips

- Brush your mouth guard after each use with a toothbrush and toothpaste.
- Regularly rinse your mouth guard in cool, soapy water, followed by clean water.
- Carry your mouth guard in a sturdy, vented container.
- Take your mouth guard to your dental appointments so your dentist can check for proper fit and wear.
- Be sure you don't leave your mouth guard in the sun as it may lose its shape.

## Go Green with TRICARE by Getting Benefit Updates and More via E-mail

In an effort to reduce health care costs and “go green” by cutting down on the use of paper, you will now get health and dental benefit notifications from the Defense Manpower Data Center (DMDC) by e-mail instead of postal mail. Your e-mail will direct you to <http://milconnect.dmdc.mil>, where you can securely access your personal information. This means you will be notified quickly and have convenient access to important benefit information. You must have your e-mail address on file in milConnect to get e-mail notifications. If you do not want to receive e-mails notifications of benefit changes, you may opt out.

If you do not have an e-mail address on file or if you opt out of e-mail notifications, you will receive a postcard in the mail whenever your benefit information changes. The postcard will direct you to log in to milConnect to access your personal information with details about your benefit change.

To sign up for eCorrespondence:

- Log in to milConnect (a Common Access Card, Defense Finance and Accounting Service myPay PIN or DoD Self-Service Logon is required to log in).
- Click on the “My Profile” menu.
- Select “Update and View My Profile.”
- Add your primary and alternate (if available) e-mail addresses.
- Select “Yes” next to each e-mail address.
- Save your information by clicking “Submit.”

Once you are registered to receive eCorrespondence, you will get an e-mail message from milConnect each time you have a letter or other information available to read online. In some cases, you will be able to view eCorrespondence through milConnect using your DS Logon for up to six months after losing TRICARE eligibility (e.g., resulting from a sponsor’s separation from active duty).



To view your eCorrespondence:

- Log in to milConnect.
- Click on the “eCorrespondence” menu.
- Select “Read eCorrespondence.”

If you have any issues with accessing eCorrespondence, click on “Help” at the bottom of the page. You can also send an e-mail to [DMDCeCorrespondence@mail.mil](mailto:DMDCeCorrespondence@mail.mil) for assistance. Include the approximate time you visited the eCorrespondence page in your e-mail.

### Sign Up for E-mail Updates from TRICARE

You can also get the most recent news and information about your TRICARE benefit delivered directly to your e-mail. Sign up to receive e-mail updates about health, dental and pharmacy benefit changes; the *TRICARE Dental Health Matters Newsletter*; special topics and disaster alerts; and healthy-living tools such as tobacco-cessation resources.

Visit [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions) and provide your e-mail address, then select the topics for which you would like to receive updates. ■

## Care Given by a Close Relative Considered Non-Covered Service

Treatment given by a dentist or physician who is a close relative—including spouse, child, adopted child, step-relative, sibling, parent or grandparent of the beneficiary—will be declined as a non-covered benefit under the TDP. For more information, see the *TRICARE Dental Program Benefit Booklet* at [www.tricare.mil/tdp](http://www.tricare.mil/tdp). ■



## Annual Premium Rate Change

**E**ffective Feb. 1, 2015, the TRICARE Dental Program (TDP) monthly premium rates will change. These rate changes are regular annual increases that are part of the TDP contract. Ongoing premiums can be paid via a member's payroll allotment/deduction.

Members who are not able to pay using this method can opt for electronic funds transfer or credit card payments. Visit [www.metlife.com/tricare](http://www.metlife.com/tricare) for information regarding payment options. The following tables list your new TDP monthly premium rates. ■

Active Duty	
<b>Single Premium</b> (one family member)	\$11.30
<b>Family Premium</b> (more than one family member)	\$33.88

Selected Reserve of the Ready Reserve and Individual Ready Reserve (Special Mobilization Only)	
<b>Sponsor-Only Premium</b>	\$11.30
<b>Single Premium<sup>1</sup></b> (one family member, excluding sponsor)	\$28.24
<b>Family Premium</b> (more than one family member, excluding sponsor)	\$84.71
<b>Sponsor and Family Premium</b>	\$96.01

1. If both the sponsor and a single family member are enrolled, the premium due is the total of the sponsor-only premium and the single premium.

Individual Ready Reserve (Non-Special Mobilization)	
<b>Sponsor-Only Premium</b>	\$28.24
<b>Single Premium<sup>1</sup></b> (one family member, excluding sponsor)	\$28.24
<b>Family Premium</b> (more than one family member, excluding sponsor)	\$84.71
<b>Sponsor and Family Premium</b>	\$112.95

1. If both the sponsor and a single family member are enrolled, the premium due is the total of the sponsor-only premium and the single premium.

Your Annual Maximum Benefit
Under the TRICARE Dental Program, there is a \$1,300 annual maximum benefit per beneficiary, per plan year for non-orthodontic services. Each plan year begins May 1 and ends April 30. Payments for certain diagnostic and preventive services are not applied against the annual maximum. There is an additional \$1,200 maximum for dental care resulting from an accident.

## Dental Care during Pregnancy

**W**omen should pay special attention to their dental care while pregnant. The hormonal changes caused by pregnancy have been shown to increase the risk of developing gum disease which, in turn, can affect your health and the health of your developing baby. When you first become pregnant or if you are thinking about becoming pregnant, schedule a dental checkup. Brush and floss after every meal—including snacks—and choose nutritious alternatives to sugar-rich foods that lead to tooth decay. Your baby's teeth begin to develop between the third and sixth month of pregnancy, so it is important that you get enough nutrients—especially calcium, protein, phosphorous and vitamins A, C and D. ■

### TRICARE Dental Program Covers Extra Dental Cleaning for Pregnant Women

Under the TRICARE Dental Program (TDP), pregnant women may receive a third routine dental cleaning in a consecutive 12-month period at no extra cost when provided by a participating dental provider. If you are pregnant, consider taking advantage of the extra dental cleaning, especially if you are noticing signs of plaque buildup, red and puffy gums or bleeding after brushing and flossing. Ask your dentist to note your pregnancy on the claim form before it is submitted. To learn more about your benefits under the TDP or to locate a network dentist, visit [www.metlife.com/tricare](http://www.metlife.com/tricare). ■

## Flossing 101

Sometimes it can be awkward to move a string back and forth between your teeth, but the benefit is clear: flossing helps remove plaque from areas your toothbrush cannot reach. Why is this important? If plaque is not removed by brushing and flossing, it can eventually harden into tartar and cause cavities or gum disease.

For maximum flossing benefits, follow these four simple steps:

- Using 18 inches of floss, wind most of it around the middle finger of one hand and the rest around the middle finger of the other hand.
- Pinch the floss between your thumb and forefinger, leaving 1–2 inches in between.

- Gently guide floss between teeth using a zigzag motion; be careful not to snap floss between your teeth.
- Curve floss into a c-shape when it reaches the gum line—slide the floss up and down against the tooth surface and beneath the gum line.<sup>1</sup>

Repeat these steps for each tooth, including the far side of your back molars. Floss each tooth thoroughly with a clean section of floss.

If you have difficulty handling dental floss, choose another kind of interdental cleaner such as a wooden plaque remover, dental pick or pre-threaded flosser. ■

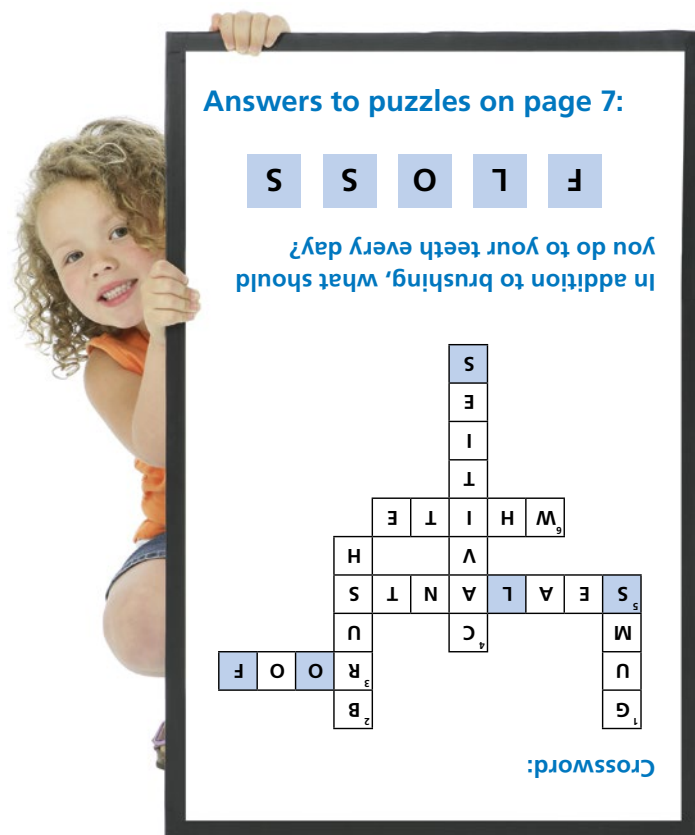
1. [www.mouthhealthy.org/en/az-topics/f/flossing](http://www.mouthhealthy.org/en/az-topics/f/flossing)

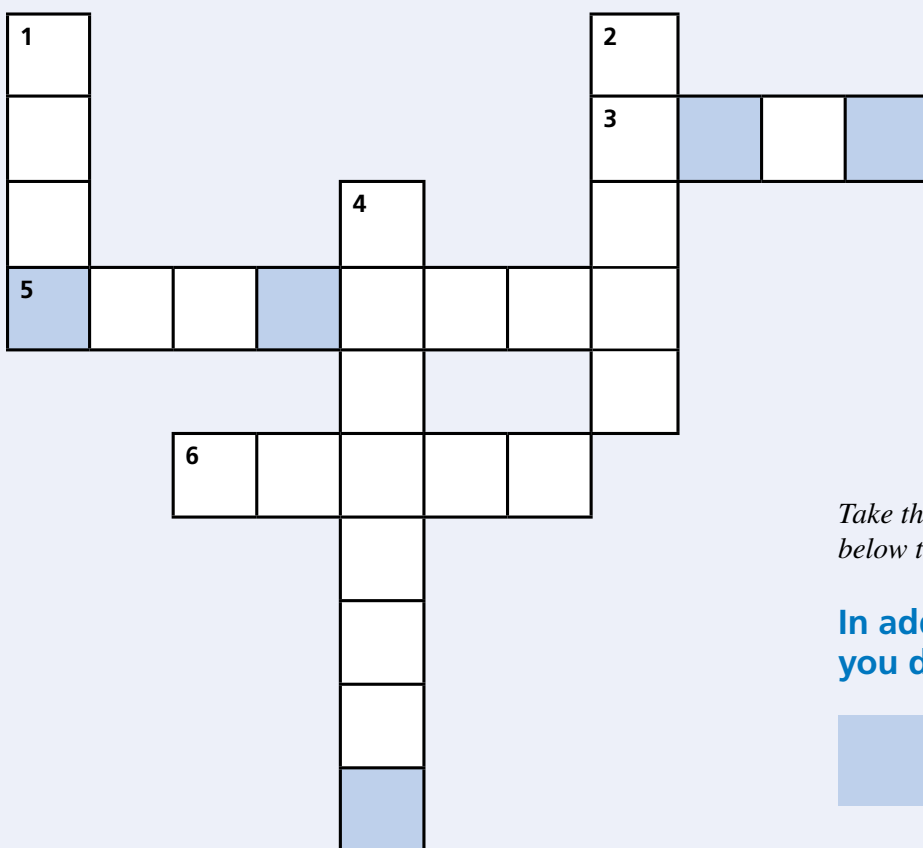
## TRICARE Dental Program Automatically Enrolls Children

Protecting your children's teeth and having dental coverage for them are important aspects of oral health. That is why children are automatically enrolled in the TRICARE Dental Program (TDP):

- When two or more family members over age 4, residing at the same location, are enrolled in the TDP, then all eligible family members are automatically enrolled in the TDP, even newborns once they are added to the Defense Enrollment Eligibility Reporting System (DEERS).
- When there is an active TDP single-enrollment plan in place, once a child reaches age 4, all eligible family members under age 4 will automatically be enrolled in the TDP, making the plan a family plan.

Additionally, when there is an active TDP single-enrollment plan in place, you can request to add a child under age 4 at any time, as long as the child is listed in DEERS. The premium will change from the single-enrollment plan to the family-enrollment plan. Visit [www.dmdc.osd.mil/appj/bwe](http://www.dmdc.osd.mil/appj/bwe) or call MetLife to enroll a child under age 4. ■





### Across

3. The top of your mouth and the top of a house.
5. A dentist can apply these in your mouth to help protect your teeth.
6. Everybody wants their teeth to be \_\_\_\_\_, not yellow.

### Down

1. The pink part of your mouth that hugs your teeth.
2. Eat one apple a day if you like, but do this twice a day.
4. "Look mom, no \_\_\_\_\_!"

Take the letters in the blue boxes and arrange them below to answer the question:

In addition to brushing, what should you do to your teeth every day?



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# Healthy Gums, Healthy Teeth

TRICARE

# Dental Health Matters

Metropolitan Life Insurance Company  
TRICARE Dental Program  
P.O. Box 14185  
Lexington, KY 40512

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## An Excellent Value

- Generous coverage
- Superior dental health care
- Decisions are health driven, not insurance driven
- High satisfaction with care
- Low out-of-pocket costs
- Easy access

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## TRICARE Dental Program and Other Dental Insurance

**A** TRICARE Dental Program (TDP) beneficiary may have other dental insurance, either as a stand-alone plan or as part of another medical insurance policy. In this case, MetLife will coordinate benefits between the two dental plans. MetLife may operate as the primary or secondary payer depending on the situation.

To properly determine benefits payable by MetLife as the secondary payer, all claims submitted to MetLife must include an explanation of benefits statement from the primary insurance provider, which shows the dentist's fee allowance and the amount that the primary insurer paid. You may be able to limit your out-of-pocket costs by choosing dentists who are network providers with your primary insurer or MetLife (secondary insurer). ■

### TRICARE Dental Program Resources

[www.metlife.com/tricare](http://www.metlife.com/tricare)

I-855-MET-TDPI  
(1-855-638-8371) (CONUS)

I-855-MET-TDP2  
(1-855-638-8372) (OCONUS)

I-855-MET-TDP3  
(1-855-638-8373) (TDD/TTY)

#### Claims Filing

CONUS:  
MetLife TRICARE Dental Program  
P.O. Box 14181  
Lexington, KY 40512

OCONUS:  
MetLife TRICARE Dental Program  
P.O. Box 14182  
Lexington, KY 40512

#### Beneficiary Web Enrollment

[www.dmdc.osd.mil/appj/bwe](http://www.dmdc.osd.mil/appj/bwe)

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